

ORIGINAL FILED

IN THE DISTRICT COURT OF THE UNITED STATES OCT 15 1998

FOR THE DISTRICT OF SOUTH CAROLINA LARRY W. PROPPES, CLERK  
CHARLESTON, SC

BEAUFORT DIVISION

UNITED STATES OF AMERICA )

v. )

MONICA TAMIYE TATE, )

a/k/a Monica Santos, )

a/k/a Monica Powell, )

a/k/a Merle Tate, )

a/k/a Renee Santos, )

a/k/a Monica Christine Tamiye Tate. )

CRIMINAL NO.: 9-98-1001

18 U.S.C. § 1344

18 U.S.C. § 1546(a)

**INDICTMENT**

**MAXIMUM SENTENCE THIS COUNT**

**FINE OF \$ 1,000,000 (18 USC 3571)**

**AND/OR IMPRISONMENT FOR 30 YEAR(S)**

**AND A TERM OF SUPERVISED RELEASE OF**

**5 YEAR(S) (18 USC 3583)**

**SPECIAL ASSESSMENT \$ 100.00**

**(18 USC 3013)**

**COUNTS 1-7**

**(Bank Fraud)**

THE GRAND JURY CHARGES:

**Introduction**

1. At all times material to this Indictment, the Navy Federal Credit Union ("NFCU") was a financial institution with deposits insured by the National Credit Union Share Insurance Fund. NFCU had branches in Parris Island and Beaufort, South Carolina.

A TRUE COPY

Attest: Larry W. Propes, Clerk

By: John D. Edwards  
Deputy Clerk

The Scheme to Defraud

2. From in or about May 1998 through in or about June 1998, in the District of South Carolina and elsewhere, **MONICA TAMIYE TATE, a/k/a Monica Santos, a/k/a Monica Powell, a/k/a Merle Tate, a/k/a Renee Santos, a/k/a Monica Christine Tamiye Tate**, did knowingly and willfully execute a scheme and artifice to defraud NFCU by making unauthorized withdrawals from another's account at various NFCU locations through the use of stolen identification documents.

3. It was part of the scheme and artifice that **TATE** stole identification documents from a United States Marine ("AOG") who held an account at NFCU.

4. It was also part of the scheme and artifice that **TATE** would use AOG's identification documents, without authorization, to negotiate counter checks drawn on AOG's account at various NFCU locations. To negotiate the counter checks, **TATE** would forge the signature of AOG on the checks.

5. It was also part of the scheme and artifice to defraud that **TATE** would use AOG's identification documents to make cash withdrawals from AOG's account at various NFCU locations.

6. On or about the dates set forth in each count below, **TATE** did execute the scheme and artifice to defraud NFCU by making fraudulent withdrawals from AOG's NFCU account as described in each count below:

CT.	DATE/ TIME	AMOUNT	TRANSACTION	NFCU LOCATION
1	6/1/98 (15:48:59)	\$200	counter check	Parris Island
2	6/1/98 (15:49:28)	\$25	cash withdrawal	Parris Island

3	6/4/98	\$40	cash withdrawal	Parris Island
4	6/8/98 (10:29)	\$410	counter check	Parris Island
5	6/8/98 (11:31)	\$27	cash withdrawal	Parris Island
6	6/15/98 (10:40:32)	\$120	counter check	Beaufort
7	6/15/98 (10:40:48)	\$50	cash withdrawal	Beaufort

All in violation of Title 18, United States Code, Section 1344.

**MAXIMUM SENTENCE THIS COUNT**  
**FINE OF \$ 250,000 (18 USC 3571)**  
**AND/OR IMPRISONMENT FOR 10 YEAR(S)**  
**AND A TERM OF SUPERVISED RELEASE OF**  
**3 YEAR(S) (18 USC 3583)**  
**SPECIAL ASSESSMENT \$ 100.00**  
**(18 USC 3013)**

**COUNT 8**  
**(Possession of Stolen Green Card)**

THE GRAND JURY FURTHER CHARGES:

From in or about May 1998 through on or about June 15, 1998, **MONICA TAMIYE TATE**,  
**a/k/a Monica Santos, a/k/a Monica Powell, a/k/a Merle Tate, a/k/a Renee Santos, a/k/a Monica**  
**Christine Tamiye Tate** did knowingly use, obtain, and possess, an alien registration receipt card  
("green card") belonging to "AOG," which she knew to be unlawfully obtained by theft;

All in violation of Title 18, United States Code, Section 1546(a).

A **TRUE BILL**

/s/ **Jon Dinkel**

\_\_\_\_\_  
FOREPERSON

/s/ J. René Josey

\_\_\_\_\_  
J. RENÉ JOSEY (MRH)  
UNITED STATES ATTORNEY